

b finance

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25oct09 16:22:59 User233765 Session D160.3
    $18.87  15.094 DialUnits File20
        $0.00  21 Type(s) in Format 95 (KWIC)
        $0.00  21 Types
$18.87  Estimated cost File20
    $3.54  0.606 DialUnits File624
        $0.00  2 Type(s) in Format 95 (KWIC)
        $0.00  2 Types
$3.54  Estimated cost File624
    $14.11  2.529 DialUnits File621
        $3.08  11 Type(s) in Format 95 (KWIC)
        $3.08  11 Types
$17.19  Estimated cost File621
    $9.04  1.621 DialUnits File636
        $0.00  10 Type(s) in Format 95 (KWIC)
        $0.00  10 Types
$9.04  Estimated cost File636
    $1.77  1.705 DialUnits File613
        $0.00  4 Type(s) in Format 95 (KWIC)
        $0.00  4 Types
$1.77  Estimated cost File613
    $0.36  0.344 DialUnits File634
$0.36  Estimated cost File634
    $0.55  0.529 DialUnits File813
        $0.00  2 Type(s) in Format 95 (KWIC)
        $0.00  2 Types
$0.55  Estimated cost File813
OneSearch, 7 files, 22.429 DialUnits FileOS
$2.66  INTERNET
$53.98  Estimated cost this search
$165.87  Estimated total session cost 38.896 DialUnits

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SYSTEM:OS - DIALOG OneSearch
File 608:MCT Information Svc. 1992-2009/Oct 23
(c) 2009 MCT Information Svc.
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
*File 625: This file no longer updates.
Use Newsroom Files 989 and 990 for current records.
File 268:Banking Info Source 1981-2009/Oct W3
(c) 2009 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
*File 626: This file no longer updates.
Use Newsroom Files 989 and 990 for current records.
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
*File 267: This file no longer updates. Please see
File 268 or NewsRoom for current content.

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Set	Items	Description
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? s (select??? or identify???? or choos???? or pick????) (10n) (multiple

or plural?) (10n) (score??? or assess????? or evaluat????) (5n)
(engine??? or algorithm? or system???)

Processing

608: MCT Information Svc._1992-2009/Oct 23
163197 MULTIPLE
2724 PLURAL?
195565 ASSESS?????
581810 SCORE???
152803 EVALUAT????
149985 IDENTIFY????
217004 CHOOS????
348086 SELECT???
755103 PICK????
1757 ALGORITHM?
285643 ENGINE???
966270 SYSTEM??
8 (SELECT??? OR IDENTIFY??? OR CHOOS??? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM???)

625: American Banker Publications_1981-2008/Jun 26
7210 MULTIPLE
99 PLURAL?
5095 SCORE???
12279 ASSESS?????
9956 EVALUAT????
12272 SELECT???
8555 CHOOS????
8214 IDENTIFY????
13604 PICK????
328 ALGORITHM?
2440 ENGINE???
66081 SYSTEM??
3 (SELECT??? OR IDENTIFY??? OR CHOOS??? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM???)

268: Banking Info Source_1981-2009/Oct W3
13043 MULTIPLE
279 PLURAL?
7809 SCORE???
19790 ASSESS?????
18365 EVALUAT????
22693 SELECT???
14993 CHOOS????
16330 IDENTIFY????
13223 PICK????
913 ALGORITHM?
4845 ENGINE???
119773 SYSTEM??
6 (SELECT??? OR IDENTIFY??? OR CHOOS??? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM???)

626: Bond Buyer Full Text_1981-2008/Jul 07

3666 MULTIPLE
46 PLURAL?
2734 IDENTIFY????
4089 CHOOS????
12305 SELECT???
8350 PICK????
1478 SCORE???
18058 ASSESS?????
10496 EVALUAT????
8 ALGORITHM?
1784 ENGINE???
59546 SYSTEM??
0 (SELECT??? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM??)

267: Finance & Banking Newsletters_2008/Sep 29

7395 MULTIPLE
33 PLURAL?
2456 SCORE???
5511 ASSESS?????
6162 EVALUAT????
5366 IDENTIFY????
6332 CHOOS????
11619 SELECT???
9890 PICK????
1266 ALGORITHM?
3430 ENGINE???
34616 SYSTEM??
1 (SELECT??? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM??)

TOTAL: FILES 608,625,268 and ...

406975 SELECT???
182629 IDENTIFY????
250973 CHOOS????
800170 PICK????
194511 MULTIPLE
3181 PLURAL?
598648 SCORE???
251203 ASSESS?????
197782 EVALUAT????
298142 ENGINE???
4272 ALGORITHM?
1246286 SYSTEM??
S1 18 (SELECT??? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR
ASSESS????? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM?
OR SYSTEM??)

? s (multiple or plural?) (10n) (score??? or assess? or evaluat?????) (5n)
(engine??? or algorithm? or system??)

608: MCT Information Svc._1992-2009/Oct 23
163197 MULTIPLE
2724 PLURAL?

195577 ASSESS?
581810 SCORE???
152803 EVALUAT????
1757 ALGORITHM?
285643 ENGINE???
966270 SYSTEM??
48 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)

625: American Banker Publications_1981-2008/Jun 26

7210 MULTIPLE
99 PLURAL?
5095 SCORE???
12280 ASSESS?
9956 EVALUAT????
328 ALGORITHM?
2440 ENGINE???
66081 SYSTEM??
11 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)

268: Banking Info Source_1981-2009/Oct W3

13043 MULTIPLE
279 PLURAL?
7809 SCORE???
19794 ASSESS?
18365 EVALUAT????
913 ALGORITHM?
4845 ENGINE???
119773 SYSTEM??
26 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)

626: Bond Buyer Full Text_1981-2008/Jul 07

3666 MULTIPLE
46 PLURAL?
1478 SCORE???
18073 ASSESS?
10496 EVALUAT????
8 ALGORITHM?
1784 ENGINE???
59546 SYSTEM??
1 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)

267: Finance & Banking Newsletters_2008/Sep 29

7395 MULTIPLE
33 PLURAL?
2456 SCORE???
5511 ASSESS?
6162 EVALUAT????
1266 ALGORITHM?
3430 ENGINE???
34616 SYSTEM??
14 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)

TOTAL: FILES 608,625,268 and ...

194511 MULTIPLE
3181 PLURAL?
598648 SCORE???
251235 ASSESS?

```
197782 EVALUAT?????
298142 ENGINE???
4272 ALGORITHM?
1246286 SYSTEM??
S2      100 (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR
          EVALUAT????) (5N) (ENGINE?? OR ALGORITHM? OR SYSTEM??)
```

? s (select???? or identif???? or choos??? or pick???) (5n) (multiple or plural?) (10n) (scor??? or assess???? or evaluat????) (10n) (engine?? or algorithm? or system??) and risk???

Processing

```
608: MCT Information Svc._1992-2009/Oct 23
163197 MULTIPLE
2724 PLURAL?
363447 SELECT?????
216995 CHOOS???
317977 IDENTIF?????
748655 PICK???
195565 ASSESS?????
647242 SCOR???
152803 EVALUAT?????
1757 ALGORITHM?
285643 ENGINE???
966270 SYSTEM??
8 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
  PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR?? OR
  ASSESS?????) OR EVALUAT????) (10N) ((ENGINE?? OR
  ALGORITHM?) OR SYSTEM??)
351880 RISK???
1 (SELECT???? OR IDENTIF???? OR CHOOS?? OR PICK???) (5N)
  (MULTIPLE OR PLURAL?) (10N) (SCOR?? OR ASSESS????? OR
  EVALUAT????) (10N) (ENGINE?? OR ALGORITHM? OR SYSTEM??)
  AND RISK???
```

```
625: American Banker Publications_1981-2008/Jun 26
7210 MULTIPLE
99 PLURAL?
6462 SCOR???
12279 ASSESS?????
9956 EVALUAT?????
14165 IDENTIF?????
8555 CHOOS???
12428 SELECT?????
13455 PICK???
328 ALGORITHM?
2440 ENGINE???
66081 SYSTEM??
3 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
  PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR?? OR
  ASSESS?????) OR EVALUAT????) (10N) ((ENGINE?? OR
  ALGORITHM?) OR SYSTEM??)
45038 RISK???
1 (SELECT???? OR IDENTIF???? OR CHOOS?? OR PICK???) (5N)
  (MULTIPLE OR PLURAL?) (10N) (SCOR?? OR ASSESS????? OR
  EVALUAT????) (10N) (ENGINE?? OR ALGORITHM? OR SYSTEM??)
  AND RISK???
```

268: Banking Info Source_1981-2009/Oct W3

13043 MULTIPLE
279 PLURAL?
10685 SCOR????
19790 ASSESS?????
18365 EVALUAT????
23198 IDENTIF????
14992 CHOOS???
22915 SELECT????
13030 PICK???
913 ALGORITHM?
4845 ENGINE???
119773 SYSTEM??
9 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR??? OR
ASSESS?????) OR EVALUAT?????) (10N) ((ENGINE??? OR
ALGORITHM?) OR SYSTEM??)
67946 RISK??
7 (SELECT???? OR IDENTIF???? OR CHOOS??? OR PICK???) (5N)
(MULTIPLE OR PLURAL?) (10N) (SCOR??? OR ASSESS????? OR
EVALUAT?????) (10N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)
AND RISK???

626: Bond Buyer Full Text_1981-2008/Jul 07

3666 MULTIPLE
46 PLURAL?
4089 CHOOS???
6857 IDENTIF????
12388 SELECT????
8206 PICK???
1617 SCOR???
18058 ASSESS?????
10496 EVALUAT????
8 ALGORITHM?
1784 ENGINE???
59546 SYSTEM??
0 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR??? OR
ASSESS?????) OR EVALUAT?????) (10N) ((ENGINE??? OR
ALGORITHM?) OR SYSTEM??)
18106 RISK??
0 (SELECT???? OR IDENTIF???? OR CHOOS??? OR PICK???) (5N)
(MULTIPLE OR PLURAL?) (10N) (SCOR??? OR ASSESS????? OR
EVALUAT?????) (10N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)
AND RISK???

267: Finance & Banking Newsletters_2008/Sep 29

7395 MULTIPLE
33 PLURAL?
2911 SCOR???
5511 ASSESS?????
6162 EVALUAT????
11785 SELECT????
6331 CHOOS???
8240 IDENTIF????
9781 PICK???
1266 ALGORITHM?
3430 ENGINE???
34616 SYSTEM??
1 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR??? OR

ASSESS?????) OR EVALUAT????) (10N) ((ENGINE??? OR ALGORITHM?) OR SYSTEM??)
25567 RISK???
0 (SELECT???? OR IDENTIF???? OR CHOOS??? OR PICK???) (5N)
(MULTIPLE OR PLURAL?) (10N) (SCOR??? OR ASSESS????? OR EVALUAT????) (10N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)
AND RISK???

TOTAL: FILES 608,625,268 and ...
422963 SELECT????
370437 IDENTIF????
250962 CHOOS???
793127 PICK???
194511 MULTIPLE
3181 PLURAL?
668917 SCOR???
251203 ASSESS?????
197782 EVALUAT????
298142 ENGINE???
4272 ALGORITHM?
1246286 SYSTEM???
21 (((SELECT???? OR IDENTIF????) OR CHOOS???) OR
PICK???) (5N) (MULTIPLE OR PLURAL?) (10N) ((SCOR??? OR ASSESS????? OR EVALUAT????) (10N) ((ENGINE??? OR ALGORITHM?) OR SYSTEM??))
508537 RISK???
S3 9 (SELECT???? OR IDENTIF???? OR CHOOS??? OR PICK???) (5N)
(MULTIPLE OR PLURAL?) (10N) (SCOR??? OR ASSESS????? OR EVALUAT????) (10N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)
AND RISK???

? s (select???? or identify???? or choos???? or pick????) (10n) (scor???? or assessment) (5n) (engine? or algorithm?)

608: MCT Information Svc._1992-2009/Oct 23
406336 ENGINE?
1757 ALGORITHM?
654402 SCOR????
85160 ASSESSMENT
149985 IDENTIFY????
217004 CHOOS????
363447 SELECT????
755103 PICK????
47 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR ALGORITHM?)

625: American Banker Publications_1981-2008/Jun 26
4387 ENGINE?
328 ALGORITHM?
6515 SCOR????
5259 ASSESSMENT
12428 SELECT????
8555 CHOOS????
8214 IDENTIFY????
13604 PICK????
2 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR ALGORITHM?)

268: Banking Info Source_1981-2009/Oct W3
7938 ENGINE?
913 ALGORITHM?
10742 SCOR????
9788 ASSESSMENT
22915 SELECT????
14993 CHOOS????
16330 IDENTIFY????
13223 PICK????
8 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR
ALGORITHM?)

626: Bond Buyer Full Text_1981-2008/Jul 07
3389 ENGINE?
8 ALGORITHM?
1644 SCOR????
9878 ASSESSMENT
2734 IDENTIFY????
4089 CHOOS????
12388 SELECT????
8350 PICK????
3 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR
ALGORITHM?)

267: Finance & Banking Newsletters_2008/Sep 29
2948 SCOR????
2082 ASSESSMENT
6228 ENGINE?
1266 ALGORITHM?
5366 IDENTIFY????
6332 CHOOS????
11785 SELECT????
9890 PICK????
5 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR
ALGORITHM?)

TOTAL: FILES 608,625,268 and ...
422963 SELECT????
182629 IDENTIFY????
250973 CHOOS????
800170 PICK????
676251 SCOR????
112167 ASSESSMENT
428278 ENGINE?
4272 ALGORITHM?
S4 65 (SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????)
(10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR
ALGORITHM?)

? s first (20n) second (25n) scor???

Processing

608: MCT Information Svc._1992-2009/Oct 23
647242 SCOR???

1531894 SECOND
3001291 FIRST
115629 FIRST (20N) SECOND (25N) SCOR???

625: American Banker Publications_1981-2008/Jun 26
6462 SCOR???
44922 SECOND
131907 FIRST
89 FIRST (20N) SECOND (25N) SCOR???

268: Banking Info Source_1981-2009/Oct W3
10685 SCOR???
41334 SECOND
124849 FIRST
230 FIRST (20N) SECOND (25N) SCOR???

626: Bond Buyer Full Text_1981-2008/Jul 07
1617 SCOR???
28252 SECOND
121568 FIRST
16 FIRST (20N) SECOND (25N) SCOR???

267: Finance & Banking Newsletters_2008/Sep 29
2911 SCOR???
25053 SECOND
65784 FIRST
71 FIRST (20N) SECOND (25N) SCOR???

TOTAL: FILES 608,625,268 and ...
3445399 FIRST
1671455 SECOND
668917 SCOR???
S5 116035 FIRST (20N) SECOND (25N) SCOR???

? s ((post adj scor???) or postscor???) and risk?

608: MCT Information Svc._1992-2009/Oct 23
0 POST ADJ SCOR???
1 POSTSCOR???
352641 RISK?
0 ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?

625: American Banker Publications_1981-2008/Jun 26
0 POSTSCOR???
45352 RISK?
0 ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?

268: Banking Info Source_1981-2009/Oct W3
0 POST ADJ SCOR???
1 POSTSCOR???
68173 RISK?
1 ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?

626: Bond Buyer Full Text_1981-2008/Jul 07
0 POSTSCOR???
18220 RISK?
0 ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?

267: Finance & Banking Newsletters_2008/Sep 29

```
0  POSTSCOR???
25651  RISK?
0  ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?

TOTAL: FILES 608,625,268 and ...
0  POST ADJ SCOR???
2  POSTSCOR???
510037  RISK?
S6      1  ((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?
```

? s au=ahles, d?

```
608: MCT Information Svc._1992-2009/Oct 23
0  AU=AHLES, D?

625: American Banker Publications_1981-2008/Jun 26
0  AU=AHLES, D?

268: Banking Info Source_1981-2009/Oct W3
0  AU=AHLES, D?

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
0  AU=AHLES, D?

267: Finance & Banking Newsletters_2008/Sep 29
0  AU=AHLES, D?

TOTAL: FILES 608,625,268 and ...
S7      0  AU=AHLES, D?
```

? s py>20020107

Processing

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608: MCT Information Svc._1992-2009/Oct 23
5714325  PY>20020107

625: American Banker Publications_1981-2008/Jun 26
46191  PY>20020107

268: Banking Info Source_1981-2009/Oct W3
123727  PY>20020107

626: Bond Buyer Full Text_1981-2008/Jul 07
62823  PY>20020107

267: Finance & Banking Newsletters_2008/Sep 29
49907  PY>20020107

TOTAL: FILES 608,625,268 and ...
S8 5996973  PY>20020107
```

? ds

Set	File	Items	Description
	608	8	
	625	3	
	268	6	
	626	0	
	267	1	
S1	18	(SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????) (10N) (MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS???- ?? OR EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYST- EM??)	
	608	48	
	625	11	
	268	26	
	626	1	
	267	14	
S2	100	(MULTIPLE OR PLURAL?) (10N) (SCORE??? OR ASSESS? OR - EVALUAT????) (5N) (ENGINE??? OR ALGORITHM? OR SYSTEM??)	
	608	1	
	625	1	
	268	7	
	626	0	
	267	0	
S3	9	(SELECT???? OR IDENTIF???? OR CHOOS??? OR PICK???) (- 5N) (MULTIPLE OR PLURAL?) (10N) (SCOR??? OR ASSESS????? - OR EVALUAT????) (10N) (ENGINE??? OR ALGORITHM? OR SYSTEM- ???) AND RISK???	
	608	47	
	625	2	
	268	8	
	626	3	
	267	5	
S4	65	(SELECT???? OR IDENTIFY???? OR CHOOS???? OR PICK????) (10N) (SCOR???? OR ASSESSMENT) (5N) (ENGINE? OR ALGOR- ITHM?)	
	608	115629	
	625	89	
	268	230	
	626	16	
	267	71	
S5	116035	FIRST (20N) SECOND (25N) SCOR???	
	608	0	
	625	0	
	268	1	
	626	0	
	267	0	
S6	1	((POST ADJ SCOR???) OR POSTSCOR???) AND RISK?	
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S7	0	AU=AHLES, D?	
	608	5714325	
	625	46191	
	268	123727	
	626	62823	
	267	49907	
S8	5996973	PY>20020107	

? s s3 not s8

```
608: MCT Information Svc._1992-2009/Oct 23
      1  S3
      5714325  S8
      1  S3 NOT S8

625: American Banker Publications_1981-2008/Jun 26
      1  S3
      46191  S8
      1  S3 NOT S8

268: Banking Info Source_1981-2009/Oct W3
      7  S3
      123727  S8
      1  S3 NOT S8

626: Bond Buyer Full Text_1981-2008/Jul 07
      0  S3
      62823  S8
      0  S3 NOT S8

267: Finance & Banking Newsletters_2008/Sep 29
      0  S3
      49907  S8
      0  S3 NOT S8

TOTAL: FILES 608, 625, 268 and ...
      9  S3
      5996973  S8
      S9      3  S3 NOT S8
```

? rd

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>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
      S10      3  RD  (unique items)
```

? t /6,k/all

10/6,K/1 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
(c) 2009 MCT Information Svc. All rights reserved.

06761261 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Messenger-Inquirer, Owensboro, Ky., Wayne Mattingly Column

March 20, 2000
Word Count: 886

Lead Paragraph:

Text:

...s severe black shank infestation, along with stress conditions, illustrated the value of proper variety **selection**. With the advent of the tobacco float **system**, growers have more opportunities to **select multiple** varieties for particular locations and management needs. A decision on making variety **selection** must take into consideration several factors in **evaluating** each grower's needs.

The major consideration for all producers is the ability of the...

...fewer varieties than in the past. This practice can be dangerous due to reducing the **risk** management ability that using multiple varieties can provide.

This area has long been using top...

10/6,K/2 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.

0214596

Comment: Don't Overreact to Changes in Credit Scores

March 17, 1998

Text:

Record credit losses fuel the search for increased predictive power. Many **risk** managers have considered using score migration in new **risk** management strategies.

Score migration is a change in score value-negative or positive-that occurs...

...quite different from the score used in the underwriting process.

Depending on the credit bureau **scoring system**, the new account and inquiry may cause the consumer to be **scored** by a different **algorithm**. Some generic models have **multiple** scorecards that segment consumers by factors such as prior delinquency, time in file, and demand for credit.

Another complication in comparing the original **score** to the first account monitoring program is the score **selection** criteria for joint accounts. In general, a bureau score is obtained for only the primary...

...which score is entered in the data base or billing system. Many programs select the **riskier** score, exaggerating the decline in

credit quality.

Careful analysis is required when determining score changes...

...creditor reports an account delinquent to the bureau, the score will reveal an increase in **risk**. Conversely, if the consumer pays on time

or reduces the balance, the **risk** indicated by the score will drop.

In

general, stable accounts show the best performance, those that have dropped are average, and those that appear to have "improved" are the highest **risk**.

The pattern is somewhat similar to the stock market: consistency has its rewards; stocks at...

...take action at the first sign of trouble is a noble pursuit that often drives **risk** managers to ignore conflicting data.

To

further complicate this quest, the true value ...have been exhausted.

The marginal contribution analysis should be completed only on accounts that require **risk** management action. Accounts closed by collections, for

example, are not likely to be eligible for...

10/6,K/3 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00385378 55197421 (USE FORMAT 7 OR 9 FOR FULLTEXT)

How many scorecards do I need for my business lending environment?

Jun 2000

Word Count: 2,137

ARTICLE REFERENCE NUMBER:

...the environment in which a creditor competes. There are a number of organizations that develop **scoring** tools that can aid a lender in **selecting** the best **scoring** tool.

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Chuck Robida is a senior...

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10/9/1 (Item 1 from file: 608)
DIALOG(R)File 608: MCT Information Svc.
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06761261 (THIS IS THE FULLTEXT)
Messenger-Inquirer, Owensboro, Ky., Wayne Mattingly Column

Wayne Mattingly
Messenger-Inquirer, Owensboro, Ky
March 20, 2000

Document Type: NEWSPAPER Record Type: FULLTEXT Language: ENGLISH
Word Count: 886

Text:

By Wayne Mattingly, Messenger-Inquirer, Owensboro, Ky.
Mar. 20--CORRECT TOBACCO STRAIN CHOICE CAN HELP REDUCE FARMERS' COSTS:
The dramatic loss of tobacco quota has made all producers evaluate their production practices to reduce costs and improve profitability per acre. One management decision that can accomplish both tasks is the correct choice of tobacco varieties.

Last year's severe black shank infestation, along with stress conditions, illustrated the value of proper variety **selection**. With the advent of the tobacco float **system**, growers have more opportunities to **select multiple** varieties for particular locations and management needs. A decision on making variety **selection** must take into consideration several factors in **evaluating** each grower's needs.

The major consideration for all producers is the ability of the variety to yield. Growers can choose varieties today that have yield ranges between 2,000 to over 3,500 pounds per acre. Obviously, many factors such as rainfall, fertility and other cultural practices will affect whether a variety can reach its yield potential.

One major factor in a variety's ability to reach its yield potential is its susceptibility to diseases. Growers need to be aware of the potential diseases in their field or area to accurately choose a variety.

As noted previously, black shank has traditionally been one of the major disease concerns for burley and dark tobacco growers in Kentucky. Last spring's early warm weather and good moisture supply provided for an early and disastrous black shank outbreak that resulted in major losses.

Therefore, growers who farm in areas that have a history of black shank must select varieties relative to their resistance to black shank and consider their yield potential as a secondary consideration.

With the smaller quota this year, growers may have the tendency to use fewer varieties than in the past. This practice can be dangerous due to reducing the **risk** management ability that using multiple varieties can provide.

This area has long been using top varieties such as 14xL8 and 21x 0 and black shank varieties such as Tn 90 and Tn 86. And in recent years, growers have adapted newer varieties such as Hybrid 403, Ky 907 and Ky 8959

and black shank types such as R610 and the new Tn 97. All of these varieties are still viable choices for many producers and should be part of a diverse variety program.

Each year, universities and private tobacco breeders release new varieties that may have advantages over existing ones. Recently, two new varieties have been certified and should be evaluated for their value to your operation.

The first is R7-12, which is a nonblack shank-resistant variety considered to have high yield potential and rated as a medium- to late-maturing variety. It is being compared to 403 but has an advantage with its black root rot resistance and is more tolerant to blue mold. In trials over the last year, quality appears to be acceptable.

Another new release is R630, described as black shank-, black root rot-, and virus-resistant. It has black shank resistance for both races equal to that in R610, but appears to be superior to R610 because of its root rot and virus resistance. Yield is expected to be similar to R610, but with somewhat less leaf quality. It also appears to have good drought resistance.

With renewed interest in dark air production due to the lack of burley quota, growers are interested in new varieties, particularly ones that can work in black shank fields. Several producers have requested information on a variety called Virginia 309. Va 309 is a dark variety bred for the fired market, but acceptable for the air-cured market.

Based on observations, black shank resistance appears to be on the "low" side of medium. But a good program of Ridomil can provide moderate control of the black shank disease. It is considered slightly more difficult to cure when compared to Little Crittenden or Ky 171, but will color well, especially if cut during good curing conditions. Based on limited studies in Kentucky and Virginia, yield potential can be expected to be compared to Ky 171.

CATTLEMEN'S ASSOCIATION ANNUAL MEETING: The Daviess County Cattlemen's Association will hold its annual spring meeting on Tuesday evening at the Daviess County Fairgrounds in Philpot.

The program will provide an opportunity to review the activities of the organization, such as the Green River Pre-Conditioning Sale, beef promotional cooking events and educational programs.

In addition, the association has invited members of the Washington County Cattlemen's Association to speak on their activities and how they are improving the cattle industry in their region.

The agenda will begin with a meal at 6:30 p.m., with the program to follow. Please contact the Extension Office to register or for more information.

FINAL PRIVATE PESTICIDE MEETING: Those in need of Private Pesticide Certification will need to attend the final training of the season, to be held at 8 a.m. on Thursday at the Daviess County Extension Office. The training will allow producers to purchase and apply restricted-use chemicals for a five-year period.

To see more of the Messenger-Inquirer, or to subscribe to the newspaper, go to <http://www.messenger-inquirer.com>

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Company Names: CATTLEMEN 's ASSOCIATION ; Daviess County Cattlemen 's Association ; Daviess County Extension Office ; Extension Office ; Knight Ridder/Tribune Business News ; Messenger Inquirer ; Washington County Cattlemen 's Association

Descriptors: Agriculture/Food

10/9/2 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0214596

Comment: Don't Overreact to Changes in Credit Scores

American Banker - March 17, 1998 ; Pg. 14 ; Vol. 163 , No. 51

Section Heading: Cards

Article Type: Column

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 1,164

Byline:

By J. Daniel Kreis, First Annapolis Consulting

Caption:

Kreis, photo

Text:

Record credit losses fuel the search for increased predictive power.

Many **risk** managers have considered using score migration in new

risk

management strategies.

Score migration is a change in score value-negative or positive-that occurs in a short time, generally two to six months. This phenomenon has different implications for the pre-screen market, new account monitoring, and account management.

In marketing programs, the magnitude of migration is difficult to measure, since people who respond to credit card mail offers are not a random sample of the original prospect list. Many factors affect consumer responsiveness, including product offering, segmentation, and market trends. It is generally accepted that people with negative indicators in a credit report respond at a higher rate. Thus, individuals with unidentified or recently occurring negative information represent a disproportionate percentage of the responses, exaggerating the true level of migration.

In the pre-screen market, the change in score from pre-screen to post-screen can be linked to two factors: change in available data, and change in consumer behavior. Understanding the difference is important, since one situation might lead to a different decision than the other.

The principal cause of score migration from pre- to post-screen is that a credit bureau may have an incomplete file on a consumer and may gain information that makes the file more complete. Often the post-screen process allows for a more accurate report to be obtained-for instance, if the customer supplied a Social Security number or updated address. Therefore the data may be different from those in the file used in pre-screening. In some sense this is not score migration, since the consumer's behavior has not changed.

This is not an indictment of credit bureaus. They face staggering challenges in managing data from contributing institutions, yet they have lately improved file quality significantly. Data accuracy problems are likely to persist, but pre-screen marketers have tools and strategies to minimize the impact.

Sophisticated pre-screen marketers build models that predict the likelihood that a file in the data base is incomplete. The small percentage of the files that show a high probability of being file fragments are not solicited.

Another factor that causes change in the data is the use of a different credit bureau on the back end. This should be considered when drawing conclusions on score migration. Structured test and control programs can help determine the differences in data from various bureaus. For example, samples from all three credit bureaus can be mailed within specific ZIP codes to determine the incident of file fragments.

The average pre-screen marketing program takes nearly two months to reach the consumer after the original score is obtained. In this time a small percentage of these people will experience significant changes in credit data, resulting in a new score. This is "true" migration, reflecting changes in consumer behavior over time.

Each score range of a predictive system has some level of negative performance in the future, so movement should be expected. Again, the level of degradation is likely to be exaggerated: People with problems will respond at a higher rate than those who had no changes, or positive changes.

Most pre-screen marketers now use a post-screen process to reduce the impact of negative score migrations. Recently expanded interpretation of the Fair Credit Reporting Act and the increase in average lines and balances make this process economical.

Many lending institutions use a credit bureau score in application processing, then re-score an account in six months using an account monitoring program. The new calculation is often quite different from the score used in the underwriting process.

Depending on the credit bureau **scoring system**, the new account and inquiry may cause the consumer to be **scored** by a different **algorithm**. Some generic models have **multiple** scorecards that segment consumers by factors such as prior delinquency, time in file, and demand for credit.

Another complication in comparing the original **score** to the first account monitoring program is the score **selection** criteria for joint accounts. In general, a bureau score is obtained for only the primary applicant, but most account monitoring programs obtain scores for both primary and secondary account holders. The lender, or the monitoring program, then determines which score is entered in the data base or billing system. Many programs select the **riskier** score, exaggerating the decline in credit quality.

Careful analysis is required when determining score changes during the first few months of an account. It is usually too early to take decisive account actions or make portfolio evaluations based on score migration. Sophisticated data mining and decision engines are required to understand the dynamics of the score.

As accounts mature, scores tend to stabilize. The impact of change in available data and joint account processing diminish with time. Variations in score are more likely to represent changes in consumer behavior.

The most common miscalculation occurs when changes in delinquency and loss ratios are calculated during the same period as the change in score.

When a creditor reports an account delinquent to the bureau, the score will reveal an increase in **risk**. Conversely, if the consumer pays on time or reduces the balance, the **risk** indicated by the score will drop. In general, stable accounts show the best performance, those that have dropped are average, and those that appear to have "improved" are the highest **risk**.

The pattern is somewhat similar to the stock market: consistency has its rewards; stocks at 52-week lows are likely to improve, and high stocks are likely to fall.

Considering the score dynamics and human behavior, this pattern makes sense. People with positive long-term credit may have temporary periods of decline, but recover quickly. Less stable people with temporary improvements are likely to return to old behaviors.

The desire to take action at the first sign of trouble is a noble pursuit that often drives **risk** managers to ignore conflicting data.

To

further complicate this quest, the true value of score migration should be measured by its marginal contribution, after account characteristics and behavioral scoring have been exhausted.

The marginal contribution analysis should be completed only on accounts that require **risk** management action. Accounts closed by collections, for

example, are not likely to be eligible for a line increase and should not be included in such an analysis.

The marginal contribution can be calculated using score ranges of both behavioral score and current credit bureau scores. This results in mind-numbing three-way matrices. Only the largest institution can supply enough "bads" to make statistically valid calculations for this analysis.

The true nature of score migration is often misunderstood, and its value exaggerated. In pre-screened acquisition programs, it can be used to monitor credit bureau effectiveness. In new account monitoring, it provides little value. In account management, score migration should be used only if sufficient data are available to make marginal contribution calculations.

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10/9/3 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00385378 55197421 (THIS IS THE FULLTEXT)

How many scorecards do I need for my business lending environment?

Robida, Chuck; Gilkerson, Grant

Business Credit , v 102 , n 6 , p 36-38 , Jun 2000 **Document Type:**

Periodical; Feature **ISSN:** 0897-0181 **Journal Code:** CFM **Language:**

English **Record Type:** Fulltext

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Abstract:

Credit scoring is a tool that is gaining acceptance in the business lending industry to solicit new customers, evaluate the creditworthiness of

applicants for credit products, and manage existing accounts throughout the credit lifecycle. Solutions vary from generic bureau-based scores to custom client specific models. Value from the use of a scoring system can be derived in many forms - reduction of delinquency and losses, reduced decision time and manual resources, more accurate pricing, and improved customer service to intermediate and end customers - all of which can lead to increased bookings.

Text:

Credit scoring is a tool that is gaining acceptance in the business lending industry to solicit new customers, evaluate the creditworthiness of applicants for credit products, and manage existing accounts throughout the credit lifecycle.

Solutions vary from generic bureau-based scores to custom client specific models. The choice between a generic and custom solution is creditor-specific and may relate to issues such as the size and age of the portfolio, the volume of accounts severely delinquent or charged off, IS department resources, as well as the nature of the environment in which a creditor competes. There are a number of organizations that develop **scoring** tools that can aid a lender in **selecting** the best **scoring** tool.

Most generic **scores** actually consist of **multiple** models that target specific sub-populations within the general population or industry-specific sector; these sub-populations are commonly called segments. The **multiple** models are invisible to the end-user, such that a single **score** is delivered that equates to the same **risk** regardless of a segment-specific scorecard that was employed. When a creditor elects to develop a custom scoring **system**, a decision must also be made regarding the appropriate number of scorecards. The factors cited to assess a generic solution versus custom solution might also impact the feasible number of custom scorecards.

A lender must realize that the development and implementation of multiple scorecards should be a positive net-present-value proposition. Value from use of a scoring system can be derived in many forms - reduction of delinquency and losses, reduced decision time and manual resources, more accurate pricing, and improved customer service to intermediate and end customers - all of which can lead to increased bookings. Costs of a custom scoring solution include scorecard development, implementation costs and maintenance costs. The up-front costs associated with the development of custom scorecards can be only a fraction of the total bill considering the software, programming and auditing required to deploy a scorecard.

Given the costs associated with the development, implementation and use of multiple scorecards, how can multiple scorecards be a better investment than one? The answer is that the development of multiple scorecards may improve the power of the scoring system and enable lenders to more effectively achieve their objectives such as new prospect targeting, **risk** assessment and customer retention, to name a few. Why would two scorecards provide a more powerful solution than one? The fundamental principle regarding the need for multiple scorecards is that the data may predict differently for different segments or sub-populations. For example, consider an institution with a payment experience 90 days beyond term. Does this payment experience have the same relationship to the propensity to default when observed in a large corporation with 2,000 employees versus a small company with 20 employees? Unfortunately the only way to answer the question "Does the data predict differently?" is to conduct formal and quantitative analysis.

Most scoring vendors offer services to assist a creditor in

determining the appropriate number of scorecards commonly termed Segmentation Analysis. Segmentation Analysis actually consists of two discrete phases: segment identification and segment evaluation. Segment identification can be divided into two major groups; heuristic and empirical. Heuristic segment identification is typically a common sense approach based on knowledge of a portfolio, a product, underwriting criteria, marketing objectives, acquisition channel or a combination thereof. Examples of heuristically derived segments for business lending may include lease versus retail, line of credit versus closed-end loan, small loans versus large loans (dollar amount), and small companies versus large companies (number of employees).

Empirical segmentation identification involves the use of quantitative techniques to evaluate lenders' data to recommend potential segmentation splits. Examples of empirical methods include tree-based algorithms such as CART and CHAID, or Cluster analysis. CART and CHAID are typically used to define segments using one or more of the predictor variables (independent variables) and their relationship with the outcome (dependent variable). An example of sub-population splits using CART or CHAID might be one to 50 employees and 51 employees or more, which represents the split that maximizes the difference in the dependent variable of the two groups considering only the number of employees. CART is limited to binary splits of variables, while CHAID allows multiple splits along a single variable. The trees can be constructed from more than one variable, quickly adding to the number of potential segments.

Cluster analysis attempts to identify homogenous groups based on a combination of predictor variables. The clusters should be validated to ensure that they make sense and can be explained in relationship to a creditor's environment. For example, an analysis may show that three clusters emerge from an organization's applicant pool. Based on the predictor variables and the distribution of their values, one should be able to logically label those groups by terms, such as "emerging businesses," "mom and pop establishments," or "revolvers." The use of cluster analysis is normally reserved to marketing applications where more complex, detailed knowledge of the marketplace is critical to the design and execution of the marketing programs.

Use of an empirical technique to identify potential scorecard segments, although quantitative, does not in and of itself justify the development of multiple models. The second phase of Segmentation Analysis is where the segments identified in the first step are evaluated to determine if multiple models result in a more powerful solution than a single model. In this stage, the scoring vendor constructs a model that employs data from the entire population; the power of the model or the ability to discriminate between "bad and "good" outcomes is tested on each segment. The power of the model may be measured using a variety of industry standard metrics including the Kolmogorov-Smirnov Test, GINI Test or the Divergence test. Models are then developed for each of the segments independently. For each segment, the test metric of the overall model is compared to the test metric of the segment-specific models.

Segments that show improvements in the test metrics suggest that an organization may benefit from segment-specific models. Those segments that show little or no improvement in power may be pooled together to construct a single model. If improvement is observed in one segment, but none of the other complimentary segments, a single model for the complimentary segments is required by default.

While an improvement in the test metric for a segment-specific model is a good indication that a separate model is justified, other criteria should be evaluated such as:

1. The sample is adequate to construct a valid scorecard.
2. The scorecard will impact a meaningful portion of the portfolio.
3. The segment is logical and is sellable to the end users.
4. The segment can be identified within a company's normal process flow

While a detailed financial analysis by the scoring vendor may not be feasible, other reports may be constructed that will allow an organization to perform such analysis.

Below is an example of how the information may be summarized to assist in justification of a segment specific model.

The model for the one to 50 employee segment shows a 17 percent increase in power. The segment specific model will affect 20 percent of the portfolio; there is adequate sample to construct a model and there appears to be ample opportunity to reduce the bad rate. Without conducting a detailed financial analysis, there appears to be value in constructing a model on the one to 50-employee group. A second model pooling companies with 51 employees or more would be developed, because the individual segment models for the 51-100 and greater than 100-employee group show little or no improvement in discriminating power. However, these improvements in the strength of the models, when considered by themselves, do not necessarily warrant a two-scorecard approach. For example, if the percentage of the businesses with one to 50 employees was less than 10 percent of the portfolio, the sample was inadequate or marginal, or if low bad rates suggested little net improvement in losses or delinquency

Kolmogorov-Smirnov Test

Be aware of approaches to segment evaluations that are misrepresented as justification for multiple models. For example, while a means analysis of predictor variables by segment may be valuable information and provide insight into the portfolio, this exercise is not valid justification for multiple models. As such, if a lender identifies segments based on the age of a business-let's assume less than or equal to two years and greater than two years-the means of many, if not most of the predictor variables, are likely to be different for those two segments. In fact, there are many segmentation scenarios where one can guarantee that there will be differences in the mean, without going through the exercise of producing the means. Separate models, based on segments defined by the age of business, may in fact be the appropriate answer. And, while means analysis may be insightful to understanding the data by describing the segments, this technique is not appropriate if it is to justify multiple models.

In some instances, multiple models may be justifiable without going through a detailed Segmentation Analysis. Situations where a formal segmentation analysis may not be required or desirable include:

1. End users would view a single model solution as inferior or unusable based on personal perceptions.
2. Segments reside on different systems and there are few or no economies related to the development of a single scorecard.
3. The information available to evaluate the identified segments is different.

With respect to item three, a creditor's decision process may revolve around the information available at the decision point and create logical segments. For example, data commonly available during the credit granting process may be a combination of business credit information and consumer credit information. Larger corporations will tend to have deep business files and not have or need a principal of the company to qualify for a loan. A medium-sized company may have both business credit and the personal credit of a principal to evaluate during the credit process, while a small company may have the personal credit of the principal and no established business credit file. In the preceding situation, the differences in the data, available at the decision point, create a situation where Segmentation Analysis may not be required.

Separate strategies for key segments do not require separate scorecards. In many situations, an organization can meet its business objectives by using the score from one scorecard differently for separate segments. If a creditor wishes to have different underwriting strategies for companies with 51 to 100 employees as compared to companies with 101 or more employees, a scoring vendor can provide separate forecasts outlining the **risk** versus volume tradeoff that will allow for segment-specific

strategies. Separate strategies at the segment level can allow a creditor to experience some of the value of separate scorecards at a fraction of the cost.

In many cases, a multiple scorecard solution will outperform a single scorecard solution. Of course, the level of improvement may vary significantly from organization to organization. As such, it is imperative that lenders make informed decisions that will allow them to make the best use of their resources.

Segmentation is a two-step process-identification and evaluation. Segmentation identification is routinely performed in most Segmentation Analyses, while the segment evaluation may be ignored or neglected. For the most part, multiple scorecards should be developed when a creditor will realize an economic benefit. The only way to be confident that economic benefit will be experienced through a multiple scorecard solution is to do testing that compares the strength of a single scorecard solution developed on the entire modeling population to the power of multiple, segment-specific models.

There are certain situations where multiple models can be warranted, without any analyses, based on factors such as an institution's culture, software or decision processes. In some cases, the benefits of multiple models may be approximated using separate forecasts and usage strategies. Scoring vendors should provide evidence that allows clients to make educated, value-added decisions regarding the appropriate number of models for an effective scoring system.

Value from use of a scoring system can be derived in many forms-reduction of delinquency and losses, reduced decision time and manual resources, more accurate pricing, and improved customer service to intermediate and end customers-all of which can lead to increased bookings.

In many situations, an organization can meet its business objectives by using the score from one scorecard differently for separate segments. If a creditor wishes to have different underwriting strategies for companies with 51 to 100 employees as compared to companies with 101 or more employees, a scoring vendor can provide separate forecasts outlining the **risk** versus volume tradeoff that will allow for segment-specific strategies.

Chuck Robida is a senior manager at Experian and heads the project management function in the business unit. He can be reached at 404/841-1447. Grant Gilkerson is a project manager in the Experian customer modeling group. He can be reached at 404/841-1463.

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Geographic Names: United States; US

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